

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No.: 10/085,937 Confirmation No.: 4374
Applicant(s): Hyypa et al. Art Unit: 2617
Filed: February 28, 2002 Examiner: Doan, Phuoc Huu
Title: ELECTRONIC TRANSACTIONS

Atty Dkt No.: 042933 / 302191
Customer No.: 00826

VIA EFS-Web
Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

**AMENDMENT
37 C.F.R. § 1.121**

In response to the Office Action dated **December 17, 2008**, please enter the following response for the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims beginning on page **2** of this paper.

Remarks in Response to the Office Action begin on page **8** of this paper.